

Placer County Retirement Resources

The following information and resources are available to you to help you plan your retirement, *whether your retirement is 25 years from now – or this year*. Please see the end of this document for Placer County specific resources.

CalPERS web site

CalPERS web site, www.calpers.ca.gov has information and tools to assist you in your retirement planning, including:

- **Retirement Planning Calculator** You can use the Retirement Planning Calculator to get an on-line and printable estimate of your potential retirement benefits based on your planned retirement date, your salary and other factors. Using the on-line Retirement Planning Calculator you can do several different estimates; changing factors such as your planned retirement date and changes in your salary.
- **Service Credit Cost Information and Worksheets** On this section of the CalPERS website you can review some of the most common questions and answers on service credit purchase options, who's eligible and how to request a purchase, payment options, and how this service can impact your future retirement benefits.
- **Publications Library** You can download or request copies of all of the CalPERS publications and retirement planning information.

Call CalPERS

You can contact CalPERS with any questions you have or to request publications at 888-CalPERS (225-7377). Phone representatives are available 7:00 a.m. to 5:30 p.m., Monday through Friday. A 24-hour message service allows you to leave a message to have a CalPERS representative call you or to request forms or publications.

CalPERS Workshops You Can Attend

CalPERS offers several free workshops you can attend to help you plan for your retirement. These workshops are offered at the Sacramento CalPERS office. These workshops include information on:

- How retirement benefits are calculated
- What to consider when deciding the best date to retire
- Benefit options available at retirement
- Taxability of retirement benefits
- Retirement application process
- CalPERS health benefits

If you are more than 10 years away from retirement you should attend the workshop:

Achieving Financial Security

If you are 10 or less years away from retirement you should attend the workshop:

Retirement and Estate Planning

A schedule of classes is available at www.calpers.ca.gov. You can choose a workshop, location and date that is best for you, then you can register by:

- Calling 1-877-720-7377
- Registering on-line at www.calpers.ca.gov

Individual Meetings with a CalPERS Representative

CalPERS Representatives can answer questions on any CalPERS program or service at any of their Regional Offices. The Sacramento Regional office is located at 2750 Gateway Oaks Drive, Sacramento (this office will be relocating in Spring/Summer 2005, check the CalPERS website for the current address.)

Placer County Specific Resources

Information

Retirement Planning Information for Placer County Employees, contains retirement planning information from CalPERS and Placer County specific information on County policies, options regarding vacation and sick leave and health care benefits in retirement. This document is available from the Personnel department and in the County's shared access V-drive in: V:\Personnel\Benefits\Retirement Information.

Placer County Workshop – *Stepping Into Retirement*

If you are planning to retire within a year you should attend this workshop for information on retirement payment options, health benefits, County policies, and options regarding vacation and sick leave, as well as instructions for completing the Service Retirement Application. This workshop is offered through Placer County in conjunction with CalPERS. Information on scheduled workshops can be found in the County's shared access V-drive in: V:\Personnel\Benefits\Retirement Information. To register for this workshop contact the Placer County Personnel Department at 530-889-4060.

Retirement Forms and Applications

Also available on the County's shared access V-drive: V:\Personnel\Benefits\Retirement Information are the forms you should complete to apply for retirement, give department notice and request to convert accrued Sick Leave to Service Credit. Also included in this folder is an Excel worksheet you can use to estimate how you can use accrued Vacation, CTO or Management Leave prior to retirement.

Employer Certification of Retirement Application

A Personnel Analyst or Technician will be available at the DeWitt Personnel office several times a month to review the completed Service Retirement Application, certify Sick Leave converted to Service Credit and complete the Employer Certification section of the application. You can sign up for a thirty-minute appointment to complete this process by contacting the County Personnel Department at 530-889-4060.

Additional Support

If after you have read the available information and attended the Stepping Into Retirement Workshop you need additional assistance, a limited number of appointments are available during the DeWitt office hours. Employees applying for a disability retirement can also meet with a Personnel Analyst for assistance in this process by contacting the County Personnel Department at 530-889-4060.